



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

SCURA, WIGFIELD, HEYER,  
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Counsel to Debtor

**Order Filed on August 16, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

In Re:  
Michael & Robin Kalfus,  
Debtor.

Case No.: 18-13396  
Chapter: 11  
Judge: VFP

**LOSS MITIGATION ORDER**

The relief set forth on the following pages, numbered 2 and 3, is hereby **ORDERED**.

**DATED: August 16, 2018**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia  
United States Bankruptcy Judge**

- A Notice of Request for Loss Mitigation was filed by the debtor on 7/20/2018.
- A Notice of Request for Loss Mitigation was filed by the creditor, \_\_\_\_\_ on \_\_\_\_\_.
- The court raised the issue of Loss Mitigation, and the parties having had notice and an opportunity to object, and the Court having reviewed any objections thereto.

The Request concerns the following:

Property: 106 Brookside Drive Killington, VT 05751

Creditor: Bayview Financial Loan

- It is hereby ORDERED that the Notice of Request for Loss Mitigation is denied.
- It is hereby ORDERED that the Notice of Request for Loss Mitigation is granted, and:
- The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's *Loss Mitigation Program and Procedures* (LMP).
  - The Loss Mitigation process shall terminate on 11/16/2018 ~~(90 days from the date of the entry of this order)~~, unless extended as set forth in Section IX.B. of the LMP.
  - The debtor must make adequate protection payments to the creditor during the Loss Mitigation Period in the amount set forth in the *Notice and Request for Loss Mitigation*. See Sections V.A.1.a and VII.B. of the LMP.
  - If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.C of the LMP and to obtain relief from the stay.
  - Within 14 days of termination of the loss mitigation period, the debtor must file with the court and serve all interested parties, the Local Form, *Loss Mitigation Final Report* as set forth in Section VII.C. of the LMP.
  - Extension of the LMP may be requested as specified in Section IX.B of the LMP.
  - The entry of this order does not reinstate the automatic stay.

- It is ORDERED that parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:
- Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.
  - Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.
  - Within 10 business days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.
- It is ORDERED that the debtor is excused from use of the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:
- Within 14 days of the date of this order, the creditor shall designate a single point of contact, including the name and contact information of the contact and shall specify to the debtor the forms and documentation the creditor requires to initiate a review of the debtor's loss mitigation options.
  - Within 21 days after receipt of the creditor's specifications regarding forms and documentation, the debtor shall provide the requested information.
  - Within 10 business days of the debtor's submission, the creditor shall acknowledge receipt of the documentation.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Michael Kalfus  
 Robin Kalfus  
 Debtors

Case No. 18-13396-VFP  
 Chapter 7

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db/jdb +Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

Anthony Sodono, III on behalf of Joint Debtor Robin Kalfus asodono@trenklawfirm.com  
 Anthony Sodono, III on behalf of Debtor Michael Kalfus asodono@trenklawfirm.com  
 Anthony Sodono, III on behalf of Defendant Michael Kalfus asodono@trenklawfirm.com  
 Anthony Sodono, III on behalf of Defendant Robin Kalfus asodono@trenklawfirm.com  
 Anthony Sodono, III on behalf of Defendant Michael and Robin Kalfus asodono@trenklawfirm.com  
 Charles Michael Rowan on behalf of Creditor Albert Kenney mrowan@saul.com  
 Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com, mrozea@leopol dassociates.com;bky@martonelaw.com  
 David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov  
 Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Forrest Scott Turkish on behalf of Attorney Forrest fsturkish@aol.com  
 Frank J Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com  
 Guillermo Gonzalez on behalf of Joint Debtor Robin Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com;ascolavino@scuramealey.com/tscialla@scuramealey.com;mmack@scura.com  
 Guillermo Gonzalez on behalf of Debtor Michael Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com;ascolavino@scuramealey.com/tscialla@scuramealey.com;mmack@scura.com  
 John O'Boyle on behalf of Plaintiff Osborn Financial Group, LLC joboyle@norgaardfirm.com, sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com  
 John A. Fialcowitz on behalf of Plaintiff Fishman consulting group, llc john@fialcowitzlaw.com  
 Joseph L. Schwartz on behalf of Interested Party The County of Morris, Morris County Sheriff's Office jschwartz@riker.com  
 Matteo Percontino on behalf of Creditor Lakeland Bank matteo.percontino@klgates.com, matteo.percontino@klgates.com  
 Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
 Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmllawgroup.com  
 Steven P. Kartzman kartzee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net  
 Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartzee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov  
 William L. Waldman on behalf of Creditor Lakeland Bank william.waldman@klgates.com, waldmanw@aol.com

TOTAL: 23